

# Federal Partnership Resource Guide

November 2002





**T**he newly enacted legislation defines a Brownfields site as "real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant."

Communities today are facing multiple challenges, including environmental degradation, unemployment, deteriorating infrastructure and housing, and crime. Previous centers of economic growth have been lost to urban sprawl and lack of a skilled labor pool. At the center of these issues are brownfields. The redevelopment of these sites represents one of the most complex issues

facing urban and rural communities today. Many of these brownfields sites were thriving factories or industrial centers—sources of economic vitality, jobs, and community pride. Now however, these neighborhood sites are sources of potential health hazards and indicators of urban blight. With hundreds of thousands of these sites in this country, it is an issue affecting almost every community in the nation.

The Brownfields Federal Partnership Action Agenda is based on the principle that we can most effectively help communities assess, clean up and reuse contaminated properties by linking our diverse federal programs in close partnership. By continuing to link federal environmental protection, economic development, and community revitalization programs makes sense, and it the way government should work at both the Federal, state and local levels. The Brownfields Federal Partnership seeks to protect public health and the environment and to revitalize communities by cleaning up contaminated properties, creating jobs, providing opportunities for private investment and expanding local economies.

Spurred in part by the new Brownfields legislation that was signed in January 2002, EPA and its partnering agencies have renewed their commitment to work together in a timely manner to prevent, assess, safely clean up and sustainably reuse Brownfields. The following Regional Federal Partners provided updated fact sheets for this Guide:

**Department of Commerce**

*Economic Development Administration  
National Oceanic and Atmospheric Administration*

**Department of Defense**

*U.S. Army Corps of Engineers*

**Department of Education**

**Department of Health and Human Services**

*Agency for Toxic Substance and Disease Registry*

**Department of Housing and Urban Development**

**Department of the Interior**

*Office of Surface Mining*

**Environmental Protection Agency**

**Federal Housing Finance Board**

**Small Business Administration**

In addition to the fact sheets, this Resource Guide contains highlights of ways in which Region III pilots have successfully tapped into Federal Partner resources. This Guide also contains information about additional resources available to communities.

**"Environmental protection and economic growth can go on together...With this bill, we are returning common sense to our cleanup program."**

**President George W. Bush, remarks before signing the  
Small Business Liability Relief and Brownfields  
Revitalization Act  
January 11, 2002**



## REGIONAL FEDERAL PARTNER RESOURCES



The following pages contain an overview of some of the resources available from the Regional Federal Partners. The fact sheets are arranged in alphabetical order by Federal Partner agency.



*Regional Federal Partners convened with EPA Brownfields Pilots at the Federal Partners Dialogue in Philadelphia on June 16 and 17, 1998. In panel discussions on topics such as finance and economic development, the Federal partners outlined resources available for brownfields redevelopment.*

*Pictured top are James Pilkington, FDIC; John Garrity, FTA; and Steve Rapley, FHA. Pictured below are Valerie Williams, FDIC; Brigid Lowery, EPA Region III; and Don Mains, Ford City Borough.*



## DEPARTMENT OF COMMERCE, ECONOMIC DEVELOPMENT ADMINISTRATION

---

Web Site: <http://www.doc.gov/eda>

Congress created the Economic Development Administration (EDA) pursuant to the Public Works and Economic Development Act of 1965 (as amended). The administration's purpose is to generate new jobs, help retain existing jobs, and stimulate industrial and commercial growth in economically distressed areas of the United States. EDA provides grants for infrastructure development, local capacity building and business development to help communities alleviate conditions of substantial and persistent unemployment and underemployment in economically distressed areas and regions.

---

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### **Public Works**

Through investments in locally developed public works infrastructure projects, EDA will help communities establish and support private sector businesses. Investment funds can be used for major construction projects, such as water and sewer lines and public facilities that might encourage private investment. Site assessment remediation can be funded through these investments provided they are not more than 10% of the total budget (with the exception of housing).

#### **Planning**

EDA will help communities build the capacity to focus on long-term economic challenges by developing Economic Development District organizations. These organizations are often coordinating entities for various federal and state programs.

#### **University Centers**

EDA will encourage universities to integrate programs of higher education into the local community for the purpose of promoting private-sector job creation and economic development.

#### **Trade Adjustment Centers**

EDA will offer effective, cost-shared professional assistance to trade-injured firms. EDA currently supports a nationwide network of twelve Trade Adjustment Centers that help U.S. manufacturing firms injured by imports to develop strategies for competing in the global market place.

#### **Office of Economic Conversion Information (OECI)**

In collaboration with the Department of Defense, EDA provides a free database of information about defense adjustment and defense conversion, economic development and technology transfer. The database contains a compilation of government programs and a host of other materials designed to assist businesses, communities and workers affected by defense budget cutbacks and other economic development challenges.

#### **Revolving Loan Funds**

EDA will provide revolving loan funds, which provide opportunities for local investment in commercial development projects, creating community-based jobs. Upon repayment, principal and interest stay in the community for re-lending and further economic development activity.

### **Local Technical Assistance**

EDA's local technical assistance investments help fill the knowledge gaps that inhibit communities from responding to development opportunities or solving specific economic problems. A common purpose of these grants is to determine the feasibility of proposed economic development investments.

### **National Technical Assistance and Research**

EDA will fund proposals that increase knowledge about or demonstrate innovative economic development techniques as well as measure program performance. Assistance is intended to provide resources, often through intermediary organizations that give technical assistance to local and state economic development organizations and practitioners.

## **HOW TO ACCESS PARTNER RESOURCES**

---

The EDA's resources can be accessed through the state's economic development representative (EDR) or the regional EDA office.

## **POINT OF CONTACT**

---

Edward Hummel  
Curtis Center  
Suite 140 South  
Philadelphia, PA 19106  
(215) 597-6767  
EHummel@eda.doc.gov





### EFC PROVIDES ENVIRONMENTAL FINANCING

#### Point of Contact

University System of  
Maryland  
4321 Hartwick Road  
Suite 300  
College Park, MD  
20740  
(301) 403-4220  
(301) 403-4255 fax  
efc@mdsg.umd.edu

**I**ncreasingly, communities face rising environmental costs and the pressure of inadequate funds. In order to address these environmental and financial concerns, the **Environmental Finance Center (EFC)** was created to train, provide assistance, and act in an advisory capacity to state and local governments on issues related to environmental finance.

The Center promotes a collaborative and integrated look at environmental finance that suggests sound environmental practices encompass a broad spectrum of activities. Activities such as needs assessments, issue prioritization, identification of relevant environmental regulations and compliance issues, development of capital facilities plans, identification of revenue sources, and community participation are precursors to securing funding that form part of the EFC's holistic approach.

#### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

In order to identify and promote innovative ways to finance environmental projects, assistance is provided to state and local government officials and others through problem-solving round tables, training workshops, conference sessions, and low-cost or free publications. Some examples of the support the EFC offers are:

**Charrettes:** The Center conducts charrettes (intensive workshops) with local governments to discover what is needed to pay for environmental services. The charrettes allow community representatives to meet with experts from the public and private finance sectors as well as scientists, architects, planners, and others to discuss funding and implementation strategies. The financing recommendations from the charrette address both the initial capital and the ongoing financial demands for the proposed project. Issues addressed have included water/wastewater services, stormwater management, solid waste, urban redevelopment, coastal zone protection and more.

**Stream Corridor Restoration Funding Matrix:** The EFC has identified financing alternatives to support corridor restoration or riparian forests, wetlands, and other streamside and coastal habitats. The matrix highlights uses and types of support for individuals, nonprofits, and public agencies.

**Presentations:** The Center is available for workshop presentations to local officials and others on financing mechanisms for environmental projects. Recent presentations have included Financing Stormwater Management, Funding Alternatives for Stream Corridor Restoration, and Extending the State Revolving Fund to the Agricultural Community.

**Fact Sheets:** The Center produces and distributes fact sheets free of charge on issues related to environmental finance.



## DEPARTMENT OF COMMERCE, NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION

---

Web Site: <http://www.noaa.gov>

Founded in 1970, the National Oceanic and Atmospheric Administration (NOAA) is tasked with describing and predicting changes in the earth's environment and with facilitating the conservation and management of the Nation's coastal and marine resources. As the federal government's primary coastal stewardship agency, NOAA participates in the Brownfields Initiative, focusing on the redevelopment of coastal Brownfields properties and the protection and restoration of coastal resources. NOAA's Brownfields efforts incorporate work carried out in several offices as described below.

Under the authority of the Coastal Zone Management Act (CZMA), NOAA's Office of **Ocean and Coastal Resource Management** provides financial and technical assistance to state coastal management programs to support waterfront revitalization initiatives. States have the flexibility to address their most pressing coastal issues, and many states have supported the revitalization of urban waterfronts and the reuse of waterfront sites impaired by contamination. The National Coastal Zone Management (CZM) Program is a voluntary partnership between the federal government and U.S. coastal states and territories. The CZM Program focuses on efforts to: protect the nation's coastal zone; assist states in their responsibilities for coastal zone management; develop special area management plans; and encourage the participation and coordination of all public and private stakeholders that affect the coastal zone.

The **Office of Response and Restoration** protects and restores coastal resources and habitats through cost-effective environmental cleanup and restoration at Brownfields sites. Through its Coastal Resource Coordinator Program, the Office has staff located in many EPA regional offices. Coastal Resource Coordinators provide expertise on risk assessments, recommend cleanup strategies, and apply sound science to reach restoration solutions.

The **Office of Sustainable Development and Intergovernmental Affairs** sponsors local workshops focusing on Brownfields revitalization. These workshops help communities gather input from all parties involved in the revitalization process, creating strong partnerships for more effective action. The Office of Sustainable Development and Intergovernmental Affairs also represents NOAA on the Brownfields Federal Partners Steering Committee and Interagency Working Group.

---

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### **Funding Provided Through the CZM Program**

Funding through the CZM Program supports activities such as planning, engineering and site designs, and feasibility studies. In addition, Section 306A of the CZMA provides funding to coastal states to acquire land or to fund low-cost construction projects to enhance public access to the coast or urban waterfronts.

### Technical Assistance Through the Coastal Resource Coordinator (CRC) Program

CRCs work to protect NOAA trust resources at all types of hazardous waste sites, including federal facilities, government-funded cleanup sites, and sites where the state is in charge of the cleanup. CRCs are located in EPA regional offices, and with a team of multi-disciplinary experts, the CRCs help EPA define and mitigate ecological risk through the following activities:

- Providing information to EPA about the sensitive habitats, fish and other species that live, spawn and feed in the affected area,
- Describing contaminants of concern and the ways the contaminants could reach natural resources,
- Designing scientifically sound sampling strategies to describe the nature and extent of contamination and potential adverse affects,
- Predicting and measuring the effects of contaminants on natural resources,
- Developing site-specific contaminant cleanup levels that will protect NOAA resources and the environment,
- Recommending cost-effective approaches for assessment and cleanup,
- Weighing the effectiveness of different cleanup options, and
- Designing remedial effectiveness monitoring plans to ensure that the remedy protects the environment and natural resources.

### HOW TO ACCESS PARTNER RESOURCES

---

Please contact the appropriate state representative listed below for additional information regarding funding available through the CZM Program. For additional information about resources available through the CRC Program, please contact the Region III CRC.

#### CZM Funding Cycles for Region III

<u>State</u>	<u>Request for Proposal</u>	<u>Application Due Date</u>
Pennsylvania	Fall	October 15
Maryland	End of December	End of January
Delaware	Early January	April 1
Virginia	Late January	Mid April

Delaware has no pass through funds this year; however, previous requests followed the cycle outlines above. Grant funding is usually awarded for the upcoming fiscal year.



## **POINTS OF CONTACT**

---

### **Coastal Zone Management Contacts:**

#### ***Delaware***

##### **Sarah Cooksey**

Department of Natural Resources  
and Environmental Control  
89 Kings Highway  
P.O. Box 1401  
Dover, DE 19903  
(302) 739-2048

#### ***Maryland***

##### **Ms. Gwynne Schultz, Director**

Coastal Zone Management Division  
Department of Natural Resources  
Tawes State Office Building, E-2  
580 Taylor Avenue  
Annapolis, MD 21401  
(410) 260-8730

#### ***Virginia***

##### **Laura McKay**

Chesapeake Bay and Coastal Program  
Department of Environmental Quality  
629 East Main Street - 6th floor  
Richmond, VA 23219  
(804) 698-4323

#### ***Pennsylvania***

##### **E. James Tabor, Chief**

Division of Coastal Programs  
Bureau of Land and Water Conservation  
Department of Environmental Protection  
P.O. Box 8555  
400 Market Street, 11th Floor  
Harrisburg, PA 17105-8555  
(717) 787-2529

### **Office of Ocean and Coastal Management:**

#### **Kenneth Walker**

NOAA/ Office of Ocean and Coastal Management  
1305 East-West Highway, N/ORM3  
Silver Spring, MD 20910  
(301) 713-3155, x157  
kenneth.walker@noaa.gov

### **Coastal Resource Coordinators (CRCs) for Region III:**

#### **Simeon Hahn**

c/o USEPA  
1650 Arch Street, 7th Floor  
Philadelphia, PA 19103  
(215) 814-5419  
simeon.hahn@noaa.gov

#### **Peter Knight**

c/o USEPA  
1650 Arch Street (3HS41)  
Philadelphia, PA 19103-2029  
(215) 814-3321  
peter.knight@noaa.gov



## DEPARTMENT OF DEFENSE, U. S. ARMY CORPS OF ENGINEERS

---

Web Site: <http://www.usace.army.mil>

As the "Federal Engineer," the U.S. Army Corps of Engineers (USACE) is the largest engineering organization in the world. It is made up of 53 regional offices and four engineering research laboratories staffed mostly with civilian employees totaling more than 37,000 professionals in various technical centers, divisions and districts across the nation. USACE investigates, designs, constructs and maintains a variety of projects for national economic and environmental security to city, state and federal agencies. USACE is a branch of the U.S. Army's Office of the Chief of Engineers, headquartered in Washington, DC.

USACE's primary mission is designing and constructing military projects for the Army, Air Force, Army National Guard and Reserve and other Department of Defense agencies. These projects include constructing maintenance and training facilities, aircraft facilities, military housing, medical facilities, recreation centers and commissaries. In addition, USACE supports civil works projects involving environmental restoration, navigation, flood control, water supply, water quality and emergency responses to natural disasters. USACE works closely with communities, state and Federal agencies and Congressional interests during the development of projects to restore and protect our water and land resources.

---

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### **Financial Management Services**

USACE provides financial management services, including cost accounting, economic analysis and budget planning.

#### **Engineering Services**

USACE provides engineering services, including civil, mechanical, electrical, environmental and structural engineering services and innovative technologies.

#### **Investigation and Assessment Activities**

USACE provides site investigation and assessments, including environmental, geotechnical and cultural investigations; soil and water testing; health and safety support; environmental assessments; feasibility studies; groundwater modeling; asbestos and lead abatement; Phase I site assessments; GIS capabilities; RI/FS capabilities; Due Diligence Audits; and archaeological and cultural resource investigations.

#### **Planning Services**

USACE provides planning services, including land use/master planning, architecture/interior design; mapping services; real estate planning, appraisal and acquisition services.

#### **Other Management Services**

USACE provides general management services, including project and construction management; contract administration; and scheduling.

## **How To Access PARTNER RESOURCES**

---

Congress generally funds USACE for traditional Civil Works programs. USACE also provides services to other state, federal and local agencies on a cost-reimbursable basis. USACE has a variety of Civil Works Authorities that could be utilized for projects to protect and enhance the environment. These authorities require cost sharing with a local sponsor, but also provide a mechanism to increase the effectiveness of available finances of the local sponsor in meeting its goals.

## **POINT OF CONTACT**

---

John Bartholomeo, Project Manager  
Support for Others Program  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107-3390  
(215) 656-6927  
john.t.bartholomeo@nap02.usace.army.mil



## DEPARTMENT OF EDUCATION

---

Web Site: <http://www.ed.gov>

The Department of Education's mission is to ensure equal access to education and to promote educational excellence throughout the nation. The Department promotes educational excellence for all students in the following ways:

*Create a culture of achievement*

*Improve student achievement*

*Develop safe schools and strong character*

*Transform education into an evidence-based field*

*Enhance the quality of and access to postsecondary and adult education*

*Establish management excellence*

The principles embodied in community transformation initiatives include leaving no child behind, encouraging comprehensive and coordinated solutions, increasing flexibility, expanding education and training opportunities, and increasing opportunities in our most distressed communities are also central to the Department of Education's mission and to the National Education Goals. The Department of Education encourages "stretching the envelope" and using the funding that a community receives under programs with these basic principles in mind.

The Department of Education has committed to sharing information about brownfields redevelopment goals with state and local education programs, and educational organizations and institutions. The Department will also encourage local partnerships at the brownfields pilot communities, which help focus on education needs in areas such as literacy, vocational and technical training, and out-of-school youth and civic participation.

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### **Grants**

Grants are available to education agencies and institutions to strengthen teaching and learning and prepare students for citizenship, employment in a changing economy and lifelong learning. Grants are available for literacy, employment and self-sufficiency training for adults. The Adult Education State Administered Basic Grant Program is the major source of federal support for basic skills under the Adult Education Act. Basic grants to states are allocated by formula based upon the number of adults over the age of compulsory school attendance who have not completed high school in each state. Over the last several years, adult education programs increasingly have sought to meet the broad needs of their clients by coordinating with other programs serving the same population.

#### **Student Loans and Grants**

Student loans and grants to help pay for costs of postsecondary education.

#### **Other Support**

Other support services aid statistics, research, development, evaluation and dissemination of information.

## **HOW TO ACCESS PARTNER RESOURCES**

---

You can access information regarding grants, student loans and other support services through the web sites address. You may also want to contact directly your local technical school, community college or university, as well as the State Department of Education or Council on Higher Education. Further, you can contact the person listed below for additional information regarding grant applications.

## **POINT OF CONTACT**

---

### **Beth A. Brinly**

Acting Secretary's Regional Representative  
The Wanamaker Building  
100 Penn Square East, Suite 505  
Philadelphia, Pennsylvania 19107  
215-656-6010



# DEPARTMENT OF HEALTH AND HUMAN SERVICES, AGENCY FOR TOXIC SUBSTANCES AND DISEASE REGISTRY

Web Site: <http://atsdr1.atsdr.cdc.gov:8080>

The Agency for Toxic Substances and Disease Registry (ATSDR) is a federal public health agency within the Department of Health and Human Services. Headquartered in Atlanta, Georgia, ATSDR has 10 regional offices consisting of two or three ATSDR staff members, which are located in each of the EPA regional offices. ATSDR was created by the Superfund legislation of 1980 to prevent or mitigate adverse human health effects and diminished quality of life resulting from exposure to hazardous substances in the environment. ATSDR performs this function through various health-related activities, including the evaluation and assessment of environmental sampling data collected at sites; the performance of epidemiological, surveillance and other studies; various health education activities; and research designed to further our understanding of how hazardous chemicals affect public health.

ATSDR's long-range goal for the brownfields program is to strengthen local and State health departments' capacity to protect the public health in areas near brownfields sites. ATSDR will work closely with the National Association of City and County Health Officials in this endeavor.

## RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

### Review and Assess Environmental Sampling Data

ATSDR can review and assess environmental sampling data and other site-related information to determine if past, current or future exposure to hazardous substances might have public health consequences. In essence, ATSDR or the state Health Department can provide an independent opinion on site conditions and offer recommendations on measures to ensure the site is characterized adequately and developed and reused in a safe manner. In those rare cases where it appears that significant exposure to hazardous chemicals is occurring or did occur, ATSDR may conduct an exposure investigation (an exposure investigation uses bio-medical and environmental sampling to better characterize the public health significance of site-related exposures).

### Provide Health-Related Information

ATSDR can provide health-related information on specific hazardous substances, coordinate a response to a real or perceived elevated incidence of disease near a site, and help individual workers or community members find experienced, private medical attention for significant hazardous substance exposure.

## HOW TO ACCESS PARTNER RESOURCES

No award is made. The extent of ATSDR's involvement at an individual site will depend on the health issues in question, the ability of ATSDR's state and local health department partners to adequately address those issues and ATSDR resource capabilities.



## POINTS OF CONTACT

---

### **Charles Walters**

Senior Regional Representative  
(215) 814-3139

ATSDR Region III (3HS00)

c/o EPA Region III

1650 Arch Street

Philadelphia, PA 19103

ATSDR Atlanta Hotline: (800) 447-1544

### **Tom Stukas**

Regional Representative  
(215) 814-3142

### NORTHERN LIBERTIES COMMUNITY BUILDS PARTNERSHIPS, AND PARK



ATSDR, DOA, and EPA are just a few of the organizations that contributed to the success of the park. The following also played a role in making Liberty Lands a reality:

**Morris Arboretum of the University of Pennsylvania**

**USDA Fish and Wildlife Service**

**GreenSpace Alliance, Pennsylvania Environmental Council**

**National Park Service**

**Penn State Cooperative Extension**

**Philadelphia Green, Pennsylvania Horticultural Society**

**U. S. Forest Service**

Like many city neighborhoods, Northern Liberties in North Philadelphia was once the scene of exuberant industry: factories, breweries, and leather tanneries employed thousands of workers in the 19th and early 20th centuries. Now, the factories are abandoned, leaving behind large trash-filled, weed-choked lots. One such lot was the two acre American Street Tannery, which manufactured leather until the plant closed in 1962. The site is located in the middle of Northern Liberties, a residential community. In 1987, EPA Region III's Superfund Removal Program removed 1,000 drums and laboratory containers from the deteriorating facility. Three years later, the removal team was called back when an investigation revealed that polychlorinated biphenyls (PCBs) were leaking from discarded electrical transformers, creating a threat to residents.

The residents of Northern Liberties wanted more for their community than the abandoned factories and vacant lots: they wanted to create a community park and garden on this site. Called Liberty Lands, the community envisioned using this urban resource to foster cooperative relationships among neighborhoods, local schools, churches, businesses, and community organizations. They wanted demonstration gardens, a mural, a farmers market, and a bird sanctuary.

The *Northern Liberties Neighborhood Association*, the current owner of the site, received a grant from the Philadelphia Urban Resources Partnership (PURP), an organization of local, state, federal, and nonprofit agencies, to support their vision. PURP is administered under the Urban Resources Partnership program of the **U.S. Department of Agriculture (DOA)**. PURP contacted **EPA Region III Brownfields Program**, and EPA agreed to conduct an environmental site assessment of the property. The **Agency for Toxic Substance and Disease Registry (ATSDR)** further evaluated the soil analytical data. Based on the proposed future use of the property ATSDR concurred with EPA and gave the green light for this brownfields development.

The official ground breaking was April 19, 1997.



## DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

---

Web Site: <http://www.hud.gov>

HUD has executed a Memorandum of Understanding with EPA, which commits both agencies to implement strategies that will revitalize urban areas and return them to productive uses.

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### Community Development Block Grants (CDBG)

HUD awards CDBG funds directly to state and local governments to revitalize neighborhoods, expand affordable housing and economic opportunities, and improve community facilities and services. Recipients of the grants include more than 900 metropolitan cities and urban counties, as well as 49 states for distribution to smaller communities. Funds from this entitlement program may be used for parks, infrastructure improvements, environmental cleanup, public services, community and economic development activities as outline in the HUD regulations.

<i>Eligible Recipient:</i>	State and local governments that meet the federal formula for grant eligibility. Federal entitlements are communities with populations over 50,000 residents that meet criteria for poverty, unemployment, percentage of low-moderate income residents, age of housing stock and other distress factors. States create their own programs to redistribute funds to non-federal entitlement communities
<i>Funding Cycle:</i>	Grants are provided on an annually based on a formula. States may create their own programs that are either entitlement or competitive. Funding for FY 2003 is approximately \$4.6 billion.

#### Section 108 Program

Under the Section 108 program, local governments receiving CDBG funds as direct or state entitlements can obtain low interest federally guaranteed loans that can be a catalyst for large economic development projects and other revitalization activities. The guaranteed amount can be as much as five times the community's or state's most recent CDBG allocation. Governments borrowing funds guaranteed by Section 108 must pledge their future CDBG allocations as security for the loan as well as additional collateral. Future CDBG funds are not escrowed; therefore communities can carry out their normal program activities.

<i>Eligible Recipient:</i>	Local governments receiving Community Development Block Grant (CDBG) funds from the State or Federal government
<i>Funding Cycle:</i>	Applications for loan guarantees are accepted year-round. Loan guarantee authority for FY 2003 is \$656 million.

### **Brownfields Economic Development Initiative (BEDI)**

HUD created the program in 1998 to assist communities in redeveloping brownfields sites. HUD awards competitive Brownfields grants to local governments in conjunction with Section 108 loan commitments. The BEDI may be used for project costs, including but not limited to acquisition, demolition, deconstruction, and environmental remediation. Grant funds can also be used as additional security or a debt reserve for the Section 108 Loan.

*Eligible Recipient:* Community Development Block Grant Entitlement Communities and non-entitlement communities that are assisted in the submission by States that administer a CDBG program.

*Funding Cycle:* Applications are competitive and are issued as part of the HUD SuperNOFA (Notice of Funding Availability) process. \$25 million will be available for FY 2003 and the companion Section 108 Loan Guarantee requirement may be removed. Visit the HUD web site @ <http://www.hud.gov>

### **Lead Based Paint (LBP) Hazard Control Program**

The LBP program provides competitive grants to states and local governments to be used for privately owned housing and for housing units. The grants can be used for a broad range of activities to reduce dangers from lead-contaminated dust, soil and paint in private homes and apartments built before 1978 that are owned or rented by low-income families.

*Eligible Recipient:* State and local governments.

*Funding Cycle:* Visit the HUD web site @ <http://www.hud.gov>

### **Empowerment Zone/Enterprise Community Initiative/Renewal Communities**

The Empowerment Zone/Enterprise Community/Renewal Community (EZ/EC/RC) Initiative is a competitive program that provides communities with cash, tax incentives and special tax credits toward comprehensive revitalization strategies that create economic opportunities for area residents and businesses. These incentives remain in place for 10 years. Opportunities include job creation, entrepreneurial initiatives, small business expansion, capital investment and business development. Other services include job training, job readiness and support services such as affordable childcare and transportation services. There have been 3 rounds of Empowerment Zone/Enterprise Community Awards and one round of Renewal Community designations. The scope of benefits for each round was different, so you should consult the HUD web site at <http://www.hud.gov> for further information.

**Eligible Recipient:** Local governments

**Funding Cycle:** Competitive, consult the HUD web site at <http://www.hud.gov>

---

## **HOW TO ACCESS PARTNER RESOURCES**

---

Please contact the person listed below for additional information regarding grant applications.

---

## **POINTS OF CONTACT**

---

Andrea Edwards-Spence, Economic Development Specialist  
HUD  
The Wanamaker Building  
100 Penn Square East  
Philadelphia, PA 19107  
(215) 656-0626 x3216  
[Andrea\\_Edwards-Spence@hud.gov](mailto:Andrea_Edwards-Spence@hud.gov)



### **CHICAGO HITS 108 FOR HOMERUN**

*"If [revitalizing communities] was an easy thing to do, you wouldn't need us. Our opinion is that if you come to [HUD], we will do everything we can to help."*

Mike Szupper,  
Community Builder, HUD

"The bottom line is that brownfields redevelopment requires an upfront source. [Communities] shouldn't be afraid of the 108 because it is really the best source [for up-front funding]," said Mary Culler, Assistant Commissioner for Industrial Development, City of Chicago, during the videoconference at the Federal Partner Dialogue in Philadelphia on June 17, 1998.

HUD's Section 108 Program is the funding scheme that has allowed the Chicago pilot to access \$50M in federal money to revitalize the city. The City accessed the HUD 108 to redevelop four abandoned, polluted industrial sites. Today, three of the sites have resulted in new construction and the creation of at least 100 jobs.

To facilitate the paying back of the \$50M loan, Chicago is using Tax Increment Financing (TIF). In brief, the property value of the site is assessed before being redeveloped, and for a 23-year period that rate will be used to pay local and state taxes. As the site is put back into use, the increase in property value generates additional tax revenue that is used to pay off the 108 loan.

Michael Szupper, HUD Community Builder, notes that a certain amount of risk is associated with the 108 loan because the Community Development Block Grants are used as security. However, if the city, state, and local authorities have mapped out a comprehensive and viable development plan, the risk may be well worth it. Chicago was willing to take the risk, and HUD has supported them in this venture. "Those who take the first plunge like it and tend to come back," said Szupper.



## DEPARTMENT OF THE INTERIOR, OFFICE OF SURFACE MINING

Web Site: <http://www.osmre.gov/osm.htm>

Protecting the environment during coal mining and making sure the land is reclaimed afterward have been national requirements since 1977, when America's Surface Mining Law was signed by the President Carter. The Interior Department's Office of Surface Mining (OSM) has two major responsibilities: 1.) making sure regulatory requirements are met, and 2.) working to address the clean up of pre-regulatory Abandoned Mine Lands utilizing the directives listed below:

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

#### **OSM/EPA Summer Watershed Intern Program**

Initiated in 1999 by the Watershed Assistance Team at OSM. This program is creating useful partnerships with local watershed groups addressing acid mine drainage and other watershed issues. These simple and inexpensive projects build strong ties between the watershed group and many other agencies; build the capacity of local groups to address local issues in local ways using local priorities; and establish strong communication and cooperation between these local groups, OSM Watershed Assistance (in DC), the OSM Clean Stream Coordinators in each state, and other OSM personnel in the field.

#### **OSM VISTA Initiative**

The OSM/VISTA Initiative was initiated in 2001 with pilot programs in Tennessee and West Virginia. VISTA provides full-time OSM/VISTA Watershed Development Coordinators working with small watershed groups to build capacity: collecting watershed data, building new partnerships, and expanding public awareness. OSM provides technical support and a small amount of administrative funding support. OSM/VISTA positions are usually college graduates in relevant disciplines supervised by their watershed group and working with state and federal agencies.

#### **OSM Brownfields in the Coalfields Initiative**

In 1999, OSM authored the first successful EPA Brownfields Pilot Demonstration Project grant developed for a coal-impacted watershed (Dark Shade Creek, PA). OSM work with the EPA Brownfields, essentially re-conceptualizing the program to fit coal-impacted watersheds, is opening new possibilities for critical inventory, assessment and planning funds for local watershed efforts. New Brownfields guidelines include "mine scared lands" and two new Coalfield Brownfields in Coal Creek, TN, and Kelley's Creek, WV, are opening new opportunities for coal country cleanup and reuse.

#### **OSM/NEA AMD Treatment System Design Initiative**

This program was initiated in 2000 with joint funding from the National Endowment for the Arts (NEA) and OSM. The projects are specifically for AMD treatment systems in high-visibility areas and work to expand AMD constituencies by engaging watershed groups, local arts/design professionals, scientists, historians, and others to transform environmental liabilities into community assets.

#### **Eastern Coal Regional Roundtable (ECRR)**

The OSM convened informal organizational meeting in 1999 at the Roanoke AMD Conference to explore creating a voice for coal country watershed partnering, enhanced federal agency coordination, and information exchange. In partnership with EPA Region III, the ECRR answers the National Watershed Forum citizen call for more effective and efficient communication watershed groups and federal agencies.



## **HOW TO ACCESS PARTNER RESOURCES**

---

Please contact the person listed below for additional information.

### **POINTS OF CONTACT**

---

T. Allan Comp, Ph.D.  
Watershed Assistance Team  
Office of Surface Mining  
1951 Constitution Avenue NW  
Room 121  
Washington, D.C. 2009  
(202) 208-2836  
tcomp@osmre.gov



### DOT PROGRAMS OFFER BROWNFIELDS ASSISTANCE

*“Transportation is a key to brownfields redevelopment. Why? It gives access so people and goods can easily move in and out. This means fixing up existing infrastructure such as highways, waterways, and public transportation. And it means new transportation-related land use such as intermodal transportation terminals and bus barns.”*

Remarks Prepared for Delivery  
Secretary of Transportation  
Rodney E. Slater  
Lowell, Massachusetts  
April 22, 1998  
<http://www.fhwa.dot.gov/>

Under the Transportation Equity Act for the 21st Century. (TEA-21) funding is available for planning grants, implementation grants, and research to investigate and address the relationships between transportation and community and system preservation.

The Transportation and Community and System Preservation Pilot program is a comprehensive initiative of research and grants to investigate the relationships between transportation and community and system preservation and private sector-based initiatives. States, local governments, and metropolitan planning organizations are eligible for discretionary grants to plan and implement strategies that improve the efficiency of the transportation system; reduce environmental impacts of transportation; reduce the need for costly future public infrastructure investments; ensure efficient access to jobs, services, and centers of trade; and examine private sector development patterns and investments that support these goals. A total of \$120M is authorized for this program for FY 1999 to FY 2003.

FHWA has revised its existing policy on hazardous waste and contaminated sites by encouraging participation in transportation projects that include the use and redevelopment of contaminated sites when appropriate. This revised policy replaces the policy set forth in the interim guidance issued in 1988, which emphasized the avoidance of all contaminated properties as a first consideration during the FHWA NEPA process and other related transportation development activities. The change provides states, localities, and transit agencies the choice to locate transportation projects on brownfield sites or to configure transportation systems to assure that sites slated for redevelopment are well served by transportation.



# ENVIRONMENTAL PROTECTION AGENCY

Web Site: <http://www.epa.gov>

The mission of the U.S. Environmental Protection Agency (EPA) is to protect human health and to safeguard the natural environment — air, water, and land — upon which life depends. EPA is responsible for the implementation of federal environmental programs including air and water pollution control; toxic substance, pesticide and drinking water regulations; wetlands protection; hazardous waste management; hazardous waste site cleanup; and some aspects of radioactive materials regulation.

## RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

### Brownfields Revitalization and Environment Restoration Program

The "Small Business Liability and Brownfields Revitalization Act" was signed into law on January 11, 2002. With certain legal exclusion and additions, the term "brownfield site" means real property, the expansion, redevelopment or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant or contaminant. Title II of the Act, The Brownfields Revitalization and Environmental Restoration Program, will provide grant funding to support site characterizations and assessment, planning related to brownfields sites, and site remediation. Website: [www.epa.gov/brownfields/](http://www.epa.gov/brownfields/)

#### A. Brownfields Site Assessment Grants

Assessment grants provide funding for a grant recipient to inventory, characterize, assess, and conduct planning and community involvement related to brownfields sites.

#### B. Cleanup Grants

Cleanup grants provide funding for a grant recipient to carry out cleanup activities at brownfields sites.

#### C. Revolving Loan Fund Grants

Revolving Loan Fund grants provide funding for a grant recipient to capitalize a revolving loan fund and to provide subgrants to carry out cleanup activities at brownfields sites.

*Eligible Recipients:* State or state-created government entities, municipalities, local government units, Indian Tribes, and non-profit organizations.

*Funding Cycle:* A competitive process with ranking criteria; the Federal Register will publish guidelines and deadlines. Grants or cooperative agreements are awarded annually. In general, grants up to \$200,000 are awarded to eligible entities on a community-wide or site-by-site basis for site characterizations and assessments. Grants for the capitalization of revolving loan funds may not exceed \$1,000,000 per eligible entity.

#### D. Brownfields Job Training Grants

Pilot funds may be used to train residents in communities impacted by brownfields in the procedures for the handling and removal of hazardous substances.

*Funding Cycle:* Cooperative agreements are awarded on a competitive basis for \$200,000 for two years.

*Eligible Recipients:* Colleges, universities, nonprofit training centers, community job training organization, state, and municipalities.

### **Targeted Brownfields Assessments**

The purpose of the targeted site assessment is to assess possible contamination at sites. An EPA contractor conducts the assessments under EPA oversight. Priority will be given to municipalities who do not currently have an EPA brownfields pilot. Interested parties should contact the regional brownfields coordinator.

*Funding Cycle:* No award is made.

*Eligible Recipients:* States, municipalities and political subdivisions.

### **Superfund Technical Assistance Grants**

This grant enables a group of individuals who are affected by a site on, or proposed for inclusion on, the Superfund National Priorities List (NPL) to obtain technical assistance in interpreting information regarding the site.

*Funding Cycle:* Applications may be submitted after a site is proposed for listing on the NPL; 20% non-Federal government matching share required; in-kind contributions may be used. Up to \$50,000 initially.

*Eligible Recipients:* Groups affected by an NPL site, or on a site proposed for listing. All groups must be incorporated as non-profit organizations.

**Webpage:** [www.epa.gov/superfund/tools/tag/index.htm](http://www.epa.gov/superfund/tools/tag/index.htm)

### **Pollution Prevention Incentives for States**

This grant supports state agencies in demonstration projects, or in establishing pollution prevention infrastructure in a wide range of sectors.

*Funding Cycle:* Applications are due in May; Maximum amount of award is \$80,000; 50% non-Federal government share of project total required (dollar for dollar match).

**Eligible Recipients:** State agencies & inter-municipalities, federally-recognized Tribes. States are encouraged to form partnerships with non-profit organizations and/or local governments.

### **Environmental Justice Grants**

Environmental justice grants provide financial assistance to eligible entities that are working on or plan to carry out projects to address environmental justice issues. Preference for awards will be given to community-based and grass roots organizations.

*Funding Cycle:* Up to \$20,000 per grant; applications are due in February/March.

*Eligible Recipients:* Any affected community group, non-profit organization, university or tribal government. Applicants must be non-profits.

*Website:* [www.epa.gov/compliance/environmentaljustice](http://www.epa.gov/compliance/environmentaljustice)

### **Environmental Education Grants**

EPA provides financial support for projects that design, demonstrate or disseminate environmental education practices, methods or techniques.

*Funding Cycle:* Up to \$25,000 regionally; 25% non-federal government match share required; applications are due in November.

*Eligible Recipients:* Local, tribal or state educational agencies; colleges and universities; nonprofit organizations; state environmental agencies; and educational broadcasting agencies.

*Website:* [www.epa.gov/enviroed/grants/html](http://www.epa.gov/enviroed/grants/html)

### **Solid Waste Management Assistance Grants**

This grant program provides limited funds for demonstration projects that promote effective solid waste management through source reduction, reuse, recycling, and improved landfill technology.

*Funding cycle:* January  
*Eligible Recipients:* Non-profit entities, state and local governments.  
*Website:* [www.epa.gov/reg3wcmd/solidwastegrants.htm](http://www.epa.gov/reg3wcmd/solidwastegrants.htm)

### **Wetlands Program Development Grants**

These grants provide eligible applicants an opportunity to conduct projects that promote the coordination and acceleration of research, investigations, experiments, training, demonstrations, surveys and studies relating to the causes, effects, extent, prevention, reduction, and elimination of water pollution.

*Funding Cycle:* January  
*Eligible Recipients:* States, Tribes, local governments, interstate associations, intertribal consortia and national non-profit, non-governmental organizations.  
*Webpage:* <http://www.epa.gov/owow/wetlands/grantguidelines>

### **Children's Health Protection**

To catalyze community-based and regional projects and other efforts that enhance public outreach and communication in evaluating risks to children; build partnerships to advance protection of children's environmental health and safety.

*Funding Cycle:* 180 days from submission; award amounts range from \$15,000 to \$135,000  
*Eligible Recipients:* Community groups, Tribal governments, municipal and local governments, profit and non-profit institutions and organizations.  
*Webpage:* [www.epa.gov/r3esd1/childhealth](http://www.epa.gov/r3esd1/childhealth)

### **Chesapeake Bay Program**

Proposals will be accepted which will further the protection and restoration of living resources, vital habitat, and water quality, promotion of sound land use practices, and the engagement of individuals and communities throughout the Chesapeake Bay Watershed.

*Funding Cycle:* April/May timeframe; award amounts range from \$5,000 to \$2 Million; some matching share requirements apply.  
*Eligible Recipients:* Non-profit organizations, state and local agencies, colleges and universities and interstate agencies.  
*Website:* [www.epa.gov/r3chespk/](http://www.epa.gov/r3chespk/)

---

## **HOW TO ACCESS PARTNER RESOURCES**

---

For additional information regarding grant applications and other resources available for community redevelopment, please contact the appropriate representative listed below:

## POINTS OF CONTACT

---

### **Brownfields**

Tom Stolle, Brownfields Coordinator  
(215) 804-3129  
stolle.tom@epa.gov

Josie Matsinger, Project Officer  
(215) 814-3132  
matsinger.josie@epa.gov

Hazardous Sites Cleanup Division  
1650 Arch Street (3HS34)  
Philadelphia, PA 19103-2029

### **Superfund Technical Assistance Grants**

Amelia Libertz  
(215) 814-5522  
libertz.amelia@epa.gov

### **Pollution Prevention Incentives for States**

Jeff Burke  
(215) 814-2761  
burke.jeff@epa.gov

### **Environmental Justice Grants**

Reggie Harris  
(215) 814-2988  
harris.reggie@epa.gov

### **Environmental Education**

Nan Ides/Agnes White  
(215) 814-5546/5728  
ides.nan@epa.gov  
white.agnes@epa.gov

### **Solid Waste Management Assistance**

Mike Giuranna  
(215) 814-3298  
giuranna.mike@epa.gov

### **Wetlands Program Grants**

Alva Brunner/Gayl Solomon  
(215) 814-2715/5661  
brunner.alva@epa.gov  
solomon.gayl@epa.gov

### **Children's Health**

Prentiss Ward  
(215) 814-2744  
ward.prentiss@epa.gov

### **Chesapeake Bay Program**

Lori Mackey  
(410) 267-5715  
mackey.lori@epa.gov





### **BALTIMORE SELECTED TO SHOWCASE FEDERAL PARTNERSHIP**

The Brownfields National Partnership has pledged support to sixteen “Brownfields Showcase Communities”: models demonstrating the benefits of collaborative activity on brownfields.



In EPA Region III, Baltimore, Maryland was selected as a National Brownfields Showcase Community. Between 1970 and 1990, Baltimore lost fifty percent of its port and manufacturing jobs, leaving behind more than 1,000 acres of brownfields. Since the Baltimore Brownfields initiative began, more than 30 sites have been assessed and voluntary cleanups are being conducted at four city-owned sites.

In addition to working with EPA as a Brownfields Pilot, the City partnered with the **U.S. Department of Housing and Urban**

**Development (HUD)** in establishing a loan and grant program, an inventory of sites in the Empowerment Zone and joint economic planning. The City partnered with the state of Maryland in 20 site assessments and in redevelopment of an industrial site that created 108 jobs.

*Baltimore's goals as a Showcase Community are:*

*Solicit community approval of the overall program and specific projects*

*Assess and clean up contaminated sites*

*Create new jobs opportunities*

*Increase city revenues*

The federal agencies participating in the Showcase Communities offer technical, financial, and other assistance to communities that are redeveloping brownfields. A federal employee is assigned to the community to assist with coordinating technical and financial support from the participating federal agencies. Participating agencies and programs vary for each Showcase Community depending upon the particular community's needs and plans. For example, an urban community might be served by different programs and resources than a rural community. Financial assistance, grants, and cooperative agreements from participating agency programs are subject to the requirements of those programs.

Communities not selected as Showcase Communities can still access Brownfields National Partnership assistance. Contact the representatives listed throughout this resource guide for more information on available resources.



# FEDERAL HOUSING FINANCE BOARD

---

**Web Site:** <http://www.fhfb.gov>

The Federal Housing Finance Board (Board) regulates the Federal Home Loan Bank System (System), which consists of 12 member Federal Home Loan Banks (Banks). The System is a government-sponsored enterprise with the specific mandate of promoting housing and community investment finance. The Board has the statutory responsibility of ensuring that the member Banks carry out their housing and community investment finance mission. The 12 Banks have combined assets at year-end 2001 of approximately \$697 billion. Via the System, the Banks provide long-term, fixed-rate flexible financing to more than 7,881 member financial institutions (members) around the country. The System, therefore, is well positioned to assist communities in advancing local brownfields development because its members and customers are the local financial institutions that will be most disposed to respond to such projects.

---

## RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

### **Advances**

Advances are secured loans from the Banks to their members, and are the Banks' primary credit tools. The Banks offer members regular and discounted advance products. By law, each Bank is required to establish a program to provide discounted advances for targeted, community-oriented lending through its Community Investment Program (CIP). The Banks are also considering working with certain qualified members to provide regular, non-discounted advances for construction or other short-term loans for commercial development related to brownfields in these designated communities.

### **The Affordable Housing Program (AHP)**

For 2002, the System made \$239 million available as subsidies for low-and moderate-income housing through AHP. Each Bank must contribute 10 percent of its annual net earnings to its AHP. The AHP may provide brownfields housing developments with additional points in the competitive process for grants if the community can make a case that the development promotes "community stability."

### **Support for Local Financing**

Support for Local Financing comes via the Banks' purchasing qualified taxable bonds. The proceeds of these bonds could be used for brownfields development in the selected communities. The Banks could also offer advances to members to buy tax-exempt bonds that are issued to fund eligible costs involved in brownfields development.

### **Marketing**

The Banks could develop marketing programs to encourage members to increase their brownfields lending, particularly in Showcase and Pilot communities. The Banks could inform their members of ways to access Federal Home Loan Bank resources to assist in brownfields development through member workshops and meetings, the Banks' various newsletters and other publications, and in presentations to trade associations and other meetings.

## **HOW TO ACCESS PARTNER RESOURCES**

---

The System's resources may be accessed through the member banks. Please contact the appropriate person listed on the next page for additional information regarding available resources.

## **POINTS OF CONTACT**

---

### **Pennsylvania/Delaware/West Virginia**

John Bendel  
Senior Vice President/Director  
Community Investment Department  
Federal Home Loan Bank of Pittsburgh  
601 Grant Street  
Pittsburgh, PA 15219-4455  
(412) 288-2820

### **Maryland/Virginia/Washington D.C.**

Lynn Brazen  
Vice President/Director  
Community Investment Services  
Federal Home Loan Bank of Atlanta  
1475 Peachtree Street, NE  
Atlanta, GA 30309  
(404) 888-8177



### FINANCING THE DREAM

*"CRA credit is the icing on the cake."*

Valerie Williams, FDIC  
Federal Partner Dialogue  
June 16 and 17, 1998  
Philadelphia, PA

**F**inancing is a crucial component in redeveloping brownfields. In addition to the programs and resources available from the regional Federal Partners, the following may help your community in getting a brownfields redevelopment project off the ground:

The **Office of the Comptroller of the Currency** (Department of the Treasury) and the **Federal Deposit Insurance Corporation (FDIC)** are not only banking regulators, they are also Brownfields Federal Partners. Along with the Federal Reserve Bank and the Office of Thrift Supervision, they are willing to convene meetings with local leaders to discuss lending options for brownfields redevelopment.

FDIC has an Internet site that provides a list of their sale properties ([www.fdic.gov](http://www.fdic.gov)).

Under the **Community Redevelopment Act (CRA)**, large banks will be examined on their ability to provide community development lending. However, the regulators stress that banks will not make loans just to receive CRA credit; the projects must be economically viable.

The **Federal Balanced Budget Act of 1997** contains a provision for brownfields redevelopers that lets them take a deduction for cleanup costs in the year the cost is incurred. The tax incentive, estimated at \$1.5B, is expected to leverage \$6B in private investment throughout the United States.



## SMALL BUSINESS ADMINISTRATION

---

Web Site: <http://www.sba.gov>

The U.S. Small Business Administration (SBA) is an independent Federal Agency, created by Congress in 1953 to assist, counsel and champion the efforts of America's small businesses. SBA's mission is to provide prospective, new or established persons in the small business community with financial, procurement, management and technical assistance. In addition, special emphasis is made to assist women, minorities, the handicapped and veterans get into and stay in business. SBA's programs are available to any business that meets SBA size standards; is a for-profit organization; and is located in the United States or makes a significant contribution to the U.S. economy.

---

### RESOURCES AVAILABLE FOR COMMUNITY REDEVELOPMENT

---

#### **Loan Guarantee Program**

The Loan Guarantee Program helps thousands of small companies get started, expand and prosper. The goal of the program is to increase the amount of capital available to small businesses through the commercial banking community and non-bank lending institutions.

#### **Minority Enterprise Development Program**

The Minority Enterprise Development Program assists minority small business owners to develop managerial and marketing skills to succeed and grow, through government contracting opportunities.

#### **Entrepreneurial Development Program**

The Entrepreneurial Development Program provides free counseling and low-cost training resources designed to meet the needs of the existing small business owner as well as the new small business start-up. These services are tailored to the local community and available statewide through the Service Corps of Retired Executives, Small Business Development Centers, and Women Business Centers.

**Service Corps of Retired Executives (SCORE)** is an independent, national, non-profit organization of retired and active businessmen and women who volunteer their time to provide free business consulting and low-cost training to small businesses owners and prospective entrepreneurs.

**Small Business Development Centers (SBDCs)** are a cooperative effort among the SBA, the academic community, the private sector, and state and local governments. SBDCs provide management and technical assistance to existing and prospective small businesses.

**Women's Business Centers (WBCs)** provide women entrepreneurs with business training and counseling, technical assistance, and mentoring.

For further information about these programs, please access the SBA web pages or answer desk at 800-827-5722.

SBA/Other Govt. Agency Information (downloadable files) 900-463-4636.

## HOW TO ACCESS PARTNER RESOURCES

---

### **Loan Guarantee Program**

The small business loan applicant submits the loan application to the lender who makes the initial review. If approved, the lender forwards the application and analysis to an SBA loan processing office. The actual amounts of SBA's guaranty will vary, but will not usually exceed \$1M. The guarantee on any loan of \$150,000 or less is usually 85%; a loan in excess of \$150,000 will usually receive a guaranty of 75%.

### **Economic Development Program**

Contact the SBA District Office listed below or web sites at [www.score.org](http://www.score.org) or [www.sba.gov/sbdc](http://www.sba.gov/sbdc) or [www.sba.gov/womeninbusiness](http://www.sba.gov/womeninbusiness)

### **Minority Enterprise Development Program**

Contact the appropriate SBA District Office listed below.

## POINTS OF CONTACT

---

### **Delaware**

Wilmington, Delaware District Office  
302-573-6294

### **Maryland**

Baltimore, Maryland District Office  
410- 962-4392

### **Pennsylvania**

Philadelphia, Pennsylvania District Office  
215- 580-2SBA  
Pittsburgh, Pennsylvania District Office  
412- 395-6560  
Harrisburg, PA Branch Office  
717- 782-3840  
Wilkes Barre, PA Branch Office  
570-826-6497

### **Virginia**

Richmond, Virginia District Office  
804-771-2400  
Washington, D.C.  
Washington, D.C. District Office  
202- 606-4000

### **West Virginia**

Clarksburg, West Virginia District Office  
304- 623-5631  
Charleston, West Virginia Branch Office  
304- 347-5220





DEPARTMENT OF COMMERCE  
DEPARTMENT OF DEFENSE  
DEPARTMENT OF EDUCATION  
DEPARTMENT OF HEALTH AND HUMAN SERVICES  
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
DEPARTMENT OF THE INTERIOR  
ENVIRONMENTAL PROTECTION AGENCY  
FEDERAL HOUSING FINANCE BOARD  
SMALL BUSINESS ADMINISTRATION



**U. S. Environmental Protection Agency  
Region III  
1650 Arch Street  
Philadelphia, PA 19103**